

<b>Information to identify the case:</b>	
Debtor 1	Ronald Jones First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Kathleen Jones First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 19-14955-RG	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Jones

Kathleen Jones

6/11/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ronald Jones  
Kathleen Jones  
Debtors

Case No. 19-14955-RG  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jun 11, 2024

User: admin  
Form ID: 3180W

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Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Jones, Kathleen Jones, 10 Wood Street, Wayne, NJ 07470-7348
sp	+ David C. Wigfield, 1599 Hmaburg Turnpike, Wayne, NJ 07470-4093
cr	+ Fay Servicing LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ Fay Servicing, LLC as servicer for Wilmington Trus, Friedman Vartolo, LLP, 85 Broad St, New York, NY 10004-2434
r	+ John G Susani, 52-54 Holsman Street, Paterson, NJ 07522
cr	+ Planet Home Lending, LLC, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
518077087	+ Anila Gjini and Vladimir Gjini, C/o, 322 Route 46 West Suite 120, Parsippany, NJ 07054-2340
518077088	+ Ann Morrow, 75 Maiden Lane, Suite 205, New York, NY 10038-4810
518346661	+ Apex Healthcare, 400 Rella Blvd., Suffern, NY 10901-4241
518203584	+ Atlantic Health System, Patient Financial Services, 100 Madison Avenue, Interoffice Box 905, Morristown, NJ 07960-6136
518077091	+ Celentano, Stadtmauer & Walentowicz, 1035 Route 46 East, PO Box 2595, Clifton, NJ 07015-2595
518259130	+ Chilton Medical Center, Attn: CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
518077095	+ Hackensack Univeristy Medical Center, PO Box 48027, Newark, NJ 07101-4827
518077096	+ Hackensack University Medical Center, 30 Prospect Avenue, Hackensack, NJ 07601-1915
518203602	+ Jason Stiff, 54 Holsman St., Paterson, NJ 07522-1742
518077097	+ John P. DeMaio, 75 Maiden Lane, Suite 205, New York, NY 10038-4810
518259264	+ Montclair Radiology, CCCB, PO Box 1750, Whitehouse Sta., NJ 08889-1750
518259129	+ Plains Cardio Pulmonary Assoc., CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
520254567	Plains Cardio Pulmonary Associates, c/o CCCB, PO Box 1750, Whitehouse Station, NJ 08889-1750
518077104	+ Scipione, Berg & associates, LLC, 130 Clinton Road, Suite 201, Fairfield, NJ 07004-2927
518259345	+ St. Mary's Hospital, CCCB, PO Box 1750, Whitehouse Sta, NJ 08889-1750
518346662	Steven Potter, 278 Boulevard, Ste 1, Pompton Plains, NJ 07444
518077106	+ Summit Collection Serv, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1562
518203597	+ SurgiCare of Ridgewood, 1124 E. Ridgewood Ave., Ridgewood, NJ 07450-3942
518101344	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518203599	+ Valley Physician Services, PO Box 11653, Belfast, ME 04915-4007

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 11 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jun 12 2024 00:41:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518077086	^ MEBN		

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518077089	+ EDI: LCIBAYLN	Jun 11 2024 20:53:09	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
518077090	+ EDI: CAPITALONE.COM	Jun 12 2024 00:41:00	Bayview Financial Loan, Attn: Bankruptcy Dept., 4425 Ponce De Leon - Blvd. 5th, Miami, FL 33146-1873
518137012	+ EDI: AIS.COM	Jun 12 2024 00:41:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518077092	+ Email/Text: bankruptcy@certifiedcollection.com	Jun 12 2024 00:41:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518077093	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 11 2024 20:47:00	Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
518236262	Email/Text: BNCnotices@dcmservices.com	Jun 11 2024 21:09:50	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518203581	Email/Text: ECF@fayservicing.com	Jun 11 2024 20:47:00	Emergency Physicians Associate North Jersey, PO Box 1123, Minneapolis MN 55440-1123
518317578	Email/Text: ECF@fayservicing.com	Jun 11 2024 20:46:00	Fay Servicing, 440 LaSalle Street, #2000, Chicago, IL 60605
518191135	+ EDI: JEFFERSONCAP.COM	Jun 12 2024 00:41:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518077094	+ Email/Text: grceoscar@generalrevenue.com	Jun 11 2024 20:46:00	General Revenue Corporation, Attn: Bankruptcy Dept., 4660 Duke Dr., Ste 300, Mason, OH 45040-8466
518120305	Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2024 20:59:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518077100	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 11 2024 20:59:32	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518077099	+ EDI: LENDNGCLUB	Jun 12 2024 00:41:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
518163476	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2024 20:59:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518077101	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 11 2024 20:46:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518077102	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 11 2024 21:33:02	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518077103	+ Email/Text: BKMAIL@planethomelending.com	Jun 11 2024 20:47:00	Planet Home Lending, Attn: Bankruptcy, 321 Research Pkwy Ste 303, Meriden, CT 06450-8342
518101344	^ MEBN	Jun 11 2024 20:54:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518259263	+ Email/Text: BKMAIL@planethomelending.com	Jun 11 2024 20:47:00	Wilmington Savings Fund Society, FSB, et al, c/o Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
518255786	+ Email/Text: ECF@fayservicing.com	Jun 11 2024 20:46:00	Wilmington Trust, National Association, Trustee of MFRA Trust 2015-1, c/o Fay Servicing, LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357

TOTAL: 24

**BYPASSED RECIPIENTS**

District/off: 0312-2

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bascom Corporation, c/o Allen J. Underwood II, Esq., Becker LLC, 354 Eisenhower Parkway, Suite 1500, Livingston
518077098	##+	KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518203594	##+	North American Partners in, Anesthesia NJ, PO Box 49, Glen Head, NY 11545-0049
518077105	##+	Steven D. Potter, M.D., 287 Boulevard Suite #1, Pompton Plains, NJ 07444-1726

TOTAL: 1 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Allen Joseph Underwood, II	on behalf of Creditor Bascom Corporation aunderwood@litedepalma.com ajunderwood@ecf.courtdrive.com;grodriguez@litedepalma.com
Angela Catherine Pattison	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
Carlos D Martinez	on behalf of Debtor Ronald Jones carlos@martinezlegal.co
Carlos D Martinez	on behalf of Joint Debtor Kathleen Jones carlos@martinezlegal.co
David E. Sklar	on behalf of Realtor John G Susani desklar@pbnlaw.com mpdermatis@pbnlaw.com;pnbala@pbnlaw.com;jmoconnor@pbnlaw.com
David L. Stevens	on behalf of Joint Debtor Kathleen Jones dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
David L. Stevens	on behalf of Debtor Ronald Jones dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB d/b/a Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jonathan C. Schwab	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwab	on behalf of Creditor Planet Home Lending LLC bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwab	on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Marie-Ann Greenberg	

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[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa N. Licker

on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 [mlicker@hillwallack.com](mailto:mlicker@hillwallack.com), [HWBKnewyork@ecf.courtdrive.com](mailto:HWBKnewyork@ecf.courtdrive.com)

U.S. Trustee

[USTPRRegion03.NE.ECF@usdoj.gov](mailto:USTPRRegion03.NE.ECF@usdoj.gov)

TOTAL: 14